Pristine coins are better investment bet; two-headed coin is no bargain at any price

By Roger Boye

ere are answers to more questions from Chicago Tribune readers.

Q—Which \$100 lot

Q—Which \$100 lot might prove to be the better investment: seven "used" silver dollars or three in "uncirculated condition"? All were made in the early 1900s.

S.D., Decatur

A—Your question is difficult to answer without knowing the dates and mint marks. In general, uncirculated dollars usually outperform their worn cousins on the hobby market, but be certain the coins are graded properly before you buy.

Q—At a garage sale we paid \$3 for a two-headed quarter. The coin shows no sign of having been altered. Did we get a bargain?

T.R., Downers Grove

A—No. Uncle Sam can't produce a two-headed coin—even by accident—with modern-day minting equipment. Someone probably split two quarters and soldered the heads sides; the joint often is difficult to detect. Such fakes have no special value among collectors.

Q—I've seen references to rare coins possessing "great pedigrees." What does that mean? Y.P., Chicago

A—"Pedigree" refers to a coin's previous owners. Some

hobbyists will pay a premium for rarities once collected by the rich or famous.

Q—How much are 1923 silver dollars worth? My coin has a glaring error in the word "Trust"—there's a "V" instead of a "U"!
N.N., Chicago

A—The "U" in "In God We Trust" was engraved as a "V" on all of the so-called Peace dollars made from 1921 to 1935 and on some other coins. The designers simply used the old Roman alphabet, where the "U" was a "V."

A 1923 dollar in "very fine condition" retails for about \$14.

Q—I've got several pennies with "D" mint marks that look like blobs. Are my coins unusual? What happened to them?

D.P., Skokie

A—So-called "filled mint marks" are a common oddity, es-

pecially among Lincoln cents made in the last 20 years. Most likely, metal filings or other foreign matter filled the "D" on the dies that made your coins.

Q—How could I stop my proof coins from tarnishing? A.F., Schaumburg

A—Coins tarnish when the metal comes in contact with the elements and gradually begins to oxidize. Tiny droplets of moisture can start the process; thus, avoid touching your rare coins or even breathing on them.

Many experts advise placing proofs in airtight, inert containers made of hard plastic. The storage area should be dry and five of fumes.

Proof coins sold by Uncle Sam in recent years are sealed in plastic holders that most collectors find adequate for long-term storage.